

In re:
Sidney Freeman
Debtor

Case No. 21-11947-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Feb 28, 2025

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2025:

Recip ID	Recipient Name and Address
db	+ Sidney Freeman, 6503 North 16th Street, Philadelphia, PA 19126-3512

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2025 at the address(es) listed below:

Name	Email Address
DAVID M. OFFEN	on behalf of Debtor Sidney Freeman dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor Deutsche Bank National Trust Company as Indenture Trustee, for New Century Home Equity Loan Trust 2004-4 bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
PAMELA ELCHERT THURMOND	on behalf of Water Revenue Bureau c/o City of Philadelphia Law Department Tax & Revenue Unit Bankruptcy Group MSB 1401 John F. Kennedy Blvd., 5th Floor Philadelphia, PA 19102-1595 pamelathurmond@phila.gov
SARAH K. MCCAFFERY	on behalf of Creditor Towd Point Mortgage Trust 2019-4 U.S. Bank National Association, as indenture Trustee smccaffery@friedmanvartolo.com, ckohn@hoflawgroup.com

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SARAH K. MCCAFFERY

on behalf of Creditor Towd Point Mortgage Trust 2015-5 U.S. Bank National Association as Indenture Trustee
smccaffery@friedmanvartolo.com, ckohn@hoflawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : CHAPTER 13
: :
SIDNEY FREEMAN : No. 21-11947-AMC
Debtor : :

STIPULATION ALLOWING DEBTOR TO INCUR DEBT WHICH WILL REFINANCE
EXISTING MORTGAGE AND PAY OFF CHAPTER 13 CASE IN FULL

The Debtor by his Attorney, David M. Offen and the Chapter 13 Standing Trustee hereby Stipulate as follows.

The Debtor has a pending Chapter 13 case. The Debtor is seeking to Refinance his home and pay off the Chapter 13 case. The Chapter 13 Trustee has already issued a letter of no objection.

The lender also wishes for a Court Order to be issued permitting the loan.

The payoff amount due under the plan is \$28,620.00

The plan is already a 100% plan providing for a 100% dividend to all timely filed allowed unsecured claims.

The issuance of an Order approving this Stipulation will permit the refinancing to proceed.


The Trustee is expected to receive the \$28,620.00 and pay 100% as outlined above, after the Court approves this Stipulation.

The Debtor and all creditors will benefit from this Stipulation and Court will be able to conclude this case after payment of the claims.

/s/ Kenneth E. West
Kenneth E. West
Chapter 13 Trustee

/s/ David M. Offen
David M. Offen
Attorney for Debtor

APPROVED AS AN ORDER OF THIS COURT:


HONORABLE ASHELY M. CHAN 2/28/25
CHIEF BANKRUPTCY JUDGE DATED